A BILL FOR AN ACT

RELATING TO INSURANCE.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1	SECTION 1. Chapter 431, article 10A, Hawaii Revised
2	Statutes, is amended by adding a new section to part I to be
3	appropriately designated and to read as follows:
4	"§431:10A- Prescription drug coverage; medically
5	necessary; continuation of coverage. Any insurer who issues a
6	policy that offers coverage for prescription drug benefits shall
7	offer to continue to any insured who enters into a policy with
8	the insurer on or after July 1, 2010 a coverage for prescription
9	drug benefits that is identical to the coverage offered to the
10	insured under the insured's previous health plan.
11	For the purposes of this section:
12	"Coverage" means the benefits, costs, and requirements for
13	patient access to medical products and services as enumerated in
14	the written explanation of benefits document issued by the
15	health carrier.
16	"Identical" means the exact benefit as provided in the
17	written explanation of benefits document issued by the health

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carrier.

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- 1 "Prescription drug benefits" means the prescription drug 2 benefits as defined in the explanation of benefits document 3 issued by the health insurance carrier that describes the cost, cost-sharing, and available medications, as well as any 4 5 utilization management requirements that patients must meet in 6 order to access the prescribed drug." 7 SECTION 2. Chapter 431, article 10A, Hawaii Revised 8 Statutes, is amended by adding a new section to part II to be 9 appropriately designated and to read as follows: 10 "§431:10A- Prescription drug coverage; medically 11 necessary; continuation of coverage. Any insurer who issues a 12 policy that offers coverage for prescription drug benefits shall offer to continue to any insured who enters into a policy with 13 14 the insurer on or after July 1, 2010 a coverage for prescription 15 drug benefits that is identical to the coverage offered to the **16** . insured under the insured's previous health plan. For the purposes of this section: 17 "Coverage" means the benefits, costs, and requirements for 18 19 patient access to medical products and services as enumerated in 20 the written explanation of benefits document issued by the
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health carrier.

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- 1 "Identical" means the exact benefit as provided in the 2 written explanation of benefits document issued by the health 3 carrier. 4 "Prescription drug benefits" means the prescription drug 5 benefits as defined in the explanation of benefits document 6 issued by the health insurance carrier that describes the cost, 7 cost-sharing, and available medications, as well as any utilization management requirements that patients must meet in 8 9 order to access the prescribed drug." 10 SECTION 3. Chapter 432, article 1, Hawaii Revised 11 Statutes, is amended by adding a new section to part VI to be 12 appropriately designated and to read as follows: 13 "§432:1- Prescription drug coverage; medically 14 necessary; continuation of coverage. Any mutual benefit society 15 that issues a plan or contract that offers coverage for 16 prescription drug benefits shall offer to continue to any member who is covered under a plan or contract that is entered into 17 18 with the mutual benefit society on or after July 1, 2010 a 19 coverage for prescription drug benefits that is identical to the 20 coverage offered to the member under the member's previous 21 health plan.
- 22 For the purposes of this section:

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"Coverage" means the benefits, costs, and requirements for 1 2 patient access to medical products and services as enumerated in the written explanation of benefits document issued by the 3 4 health carrier. 5 "Identical" means the exact benefit as provided in the 6 written explanation of benefits document issued by the health 7 carrier. 8 "Prescription drug benefits" means the prescription drug benefits as defined in the explanation of benefits document 9 10 issued by the health insurance carrier that describes the cost, cost-sharing, and available medications, as well as any 11 utilization management requirements that patients must meet in 12 13 order to access the prescribed drug." 14 SECTION 4. Chapter 432D, Hawaii Revised Statutes, is 15 amended by adding a new section to be appropriately designated 16 and to read as follows: "§432D- Prescription drug coverage; medically necessary; 17 continuation of coverage. Any health maintenance organization 18 19 that that issues a contract offers coverage for prescription 20 drug benefits shall offer to continue to any member who is 21 covered under a contract entered into on or after July 1, 2010 a 22 coverage for prescription drug benefits that is identical to the



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- 1 coverage offered to the member under the member's previous
- 2 health plan.
- For the purposes of this section:
- 4 "Coverage" means the benefits, costs, and requirements for
- 5 patient access to medical products and services as enumerated in
- 6 the written explanation of benefits document issued by the
- 7 health carrier.
- 8 "Identical" means the exact benefit as provided in the
- 9 written explanation of benefits document issued by the health
- 10 carrier.
- 11 "Prescription drug benefits" means the prescription drug
- 12 benefits as defined in the explanation of benefits document
- 13 issued by the health insurance carrier that describes the cost,
- 14 cost-sharing, and available medications, as well as any
- 15 utilization management requirements that patients must meet in
- 16 order to access the prescribed drug."
- 17 SECTION 5. This Act does not affect rights and duties that
- 18 matured, penalties that were incurred, and proceedings that were
- 19 begun before its effective date.
- 20 SECTION 6. New statutory material is underscored.

1 SECTION 7. This Act shall take effect upon its approval.

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INTRODUCED BY:

Mele Carroll

JAN 2 2 2010

Report Title:

Health Insurance; Drug Coverage

Description:

Requires health insurers and like entities to offer at least the same drug coverage to the insured that the insured had under the insured's previous policy with a different insurer or like entity.

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